



Consumer Alert: Don't fall prey to fraudulent marketing calls targeting your personal information

The South Carolina Department of Insurance (SCDOI) is urging South Carolina citizens to not share their personal information with telemarketers. The SCDOI has recently received reports of organizations attempting to obtain personal information by masquerading as licensed insurance professionals selling final expense coverage or burial insurance. Senior citizens are among those being targeted by these organizations, which are using variations of the names of legitimate, licensed insurance agencies for fraudulent purposes.

After receiving complaints from South Carolina consumers, the SCDOI was unsuccessful in its attempts to contact the organization(s) behind these calls. No one could be reached because the number did not work.

Based upon our initial review, these calls are not coming from a company or person licensed to sell insurance products in South Carolina. Instead, these calls appear to be coming from fraudulent telemarketing groups operating out of foreign countries that are using local phone numbers to get consumers to answer the phone.

They may ask for your name and date of birth, then tell you that a local agent will call you back if you have an interest in their products. Their representatives are not licensed in this state so a local, licensed agent will not call you back. Do not provide any personal information.

The SCDOI urges all South Carolinians to stay vigilant and be wary of unsolicited communications including phone calls, texts, emails, links or attachments asking for private or personal information.

If you receive one of these unsolicited calls:

- ✓ Hang up.
- ✓ Do not give the caller any personal information about you or anyone in your family. This information may be used to compromise your identity.
- ✓ Do not engage in conversation with the telemarketer.

The telemarketer is violating South Carolina law by “spoofing.” “Spoofing” is the act of modifying the caller’s area code or number to, among other things, impersonate a local phone number on caller ID so that people will answer the phone call. South Carolina’s



telemarketing law forbids a solicitor from “display[ing] a South Carolina area code on the recipient’s caller identification system unless the person making, placing, or initiating the call or text message maintains a physical presence in the State.”

We are sharing this information so that you will know how to protect yourself and your family. You should also consider:

- Reporting “spoofed” calls by filing a complaint with the [South Carolina Department of Consumer Affairs](#), one of the state agencies charged with enforcing South Carolina’s telemarketing law.
- Registering at the [National Do Not Call Registry](#) and choosing not to receive telemarketing calls. This service is free, and the registration never expires. You may register your home phone and cell phone numbers.
- Signing up for a robocall blocking service with your carrier. Some telecommunication carriers offer free services that you can sign up for to help reduce unwanted calls to your cell phone or block them from your cell phone.
- Only disclosing personal information over the phone to a licensed insurance agent you know and trust.

The South Carolina Department of Insurance serves the insurance-buying public by providing information to educate, assist and empower the state’s consumers.

For questions about insurance, please contact our Office of Consumer Services at 803-737-6180. For more information on how to avoid and report scams and other suspicious solicitations, please see [Scam Alerts | FTC Consumer Information](#).